

Certificate Number: 01356-CAS-DE-006874551

Bankruptcy Case Number: 09-04833

CERTIFICATE OF DEBTOR EDUCATION

I certify that on April 28, 2009, at 12:40 o'clock AM EDT,
Satin S Klitzke completed a course on personal financial
management given by internet by
Hummingbird Credit Counseling and Education, Inc.,
a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Southern District of California.

Date: April 28, 2009 By /s/Elana Walker for Victoria Wright

Name Victoria Wright

Title Executive Director of Education